

TESTIMONY OF

PATRICIA A. FRIEND
INTERNATIONAL PRESIDENT

ASSOCIATION OF FLIGHT ATTENDANTS –
CWA, AFL-CIO

BEFORE

THE SUBCOMMITTEE ON AVIATION OF THE
TRANSPORTATION AND INFRASTRUCTURE
COMMITTEE

U.S. HOUSE OF REPRESENTATIVES

WASHINGTON, DC

JUNE 22, 2005

Thank you, Mr. Chairman, for the invitation to testify today on the current serious pension crisis. I appreciate having the opportunity to share our views with the committee on this issue, an issue that has such a profound impact on hundreds of thousands of working women and men in the aviation industry. The pension crisis is especially important to the women and men who serve as flight attendants.

My name is Patricia Friend and I am the International President of the Association of Flight Attendants-CWA, AFL-CIO. AFA represents 46,000 active flight attendants at 24 airlines. Our active and retired flight attendants at United Airlines – numbering approximately 28,000 – are currently the only flight attendants at a major airline represented by AFA with a defined benefit pension plan. Let me repeat that only one, United Airlines, has the vestiges of a defined benefit plan.

As you all know, that changed early last month when a bankruptcy court judge ruled, at the request of United Airlines management, to approve an agreement between United and the Pension Benefit Guarantee Corporation under which the agency is expected to terminate our pension plan. We were shocked and outraged by this decision after the earlier announcement by the PBGC that our plan “can and should be maintained” as United emerges from bankruptcy. Instead of defending and preserving our pension plan, they announced in bankruptcy court that they intended to take over the flight attendant pension plan.

What changed? Why did the agency reverse course and abandon the flight attendant pension plan? There can be only one explanation: United agreed to pay the agency 1.5 billion dollars to settle its bankruptcy claim. That is not an outcome that this Congress ever envisioned when it enacted ERISA. That is an abuse that leaves thousands of flight attendants with only a fraction of the retirement they have earned.

We remain resolute in our determination to save our pension plan at United. For me, as a United flight attendant, and our members at United, both active and retired, this especially hits home.

Over the past several weeks and here today, we have heard some thoughtful and well-informed testimony today on the financial status of pension plans in the airline industry and the long-term viability of those plans. We have also heard about the financial ramifications of the United pension terminations – and potentially other pension terminations – on the financial health of the PBGC. Already over 20 billion dollars in debt, the PBGC will absorb as much as 9 billion dollars in additional debt from United's plans, and untold billions more as other airlines and other companies follow United's lead.

I would like to take a few moments to remind everyone here today that this issue has a human dimension, which so often gets overlooked in the important discussion of financial facts and figures. There are real people who are suffering or will suffer due to the profound reduction of promised retirement benefits. Many of our members are now looking at the possibility of working many years longer than they had intended. For those recently retired, many are now trying to determine how they can pay for the basic necessities of life. These are not careless people who failed to plan for their retirement. They did everything right – they worked hard, saved as much as they could, invested when possible. Their only mistake was one of trust: they trusted the retirement promises United made for decades.

United's decision, blessed by the bankruptcy court, to turn our pensions over to the PBGC means that over two thirds of United flight attendants will lose over one-half of their promised pension benefit. These same employees have made repeated financial concessions over the past several years to keep our airlines alive and profitable. Now they are trying hard just to survive and to provide for themselves and their families with a greatly reduced income. With the elimination of much of their guaranteed retirement income the burden is now even greater on them to save more for retirement. But, of course, saving more is nearly impossible because of the drastic reductions in salaries they have already been forced to agree to just to keep the airline flying.

For many, putting food on the table or setting aside money for retirement is a monthly decision. As one of our members recently stated, “The possible loss of hundreds of dollars a month in old age changes a dignified retirement into a subsistence-level retirement.” Or, for another two of our members, a married couple that have together over 70 years of loyal service to the company, who had hoped to retire in seven years, find they now must work for at least an additional 15 years. For individuals who have had to work many years to finally make over \$40,000 a year, a cut of hundreds of dollars and in some cases thousands of dollars a month is a severe blow. For some it means a rent payment will be missed, or a car payment, or that prescriptions will go unfilled. For others it means they must now re-enter the job market with skills that are no longer in demand.

I have had some Members of Congress ask me why we are fighting so hard to save our pensions. They say that United will not emerge from bankruptcy unless they terminate the pensions they promised to us and that we have earned over years of hard work and sacrifice. They’ve asked if we really think that liquidation of our company would be better for us in the long run. They have implied that we, as the obstinate labor union, by requesting that our pensions be saved, are only going to cause the eventual failure and liquidation of our employer. Let me remind the members of this Committee, that we, the employees that have given decades of our lives to this company, have much more at stake in seeing it survive than do most members of upper level management. They have come in to run the company for a few years and then leave and go to another industry. Or, in the case of United’s Chief Executive Officer, Glenn Tilton, leave the company at any time and still collect his bankruptcy-court-protected \$4.5 million pension plan, all while remaining the most highly compensated CEO in the industry even though he is at the helm of a carrier in bankruptcy. Where is the shared sacrifice in that equation?

As I stated, we have made hundreds and hundreds of millions of dollars in concessions to United management – and at other airlines – to see our carriers survive. We have borne the brunt of the bad business decisions made repeatedly by management at the airlines. We have reluctantly, but willingly, made those sacrifices at the bargaining table. Now, all

we are fighting for at United is the one thing that we have worked so hard for over the years as a labor union – a guaranteed retirement income in return for years of dedicated service to the company.

Those most responsible for putting United and other airlines in the precarious financial situation they are in are refusing to make the management level cuts they promised. Or in the case of US Airways, where our members lost their pensions earlier this year, they are instituting management retention bonuses.

Again, I ask, where is the shared sacrifice? Why are those most at fault in driving our carriers into bankruptcy or near bankruptcy – management making bad business decisions based on bad business models – why are *they* the only ones not sharing in this sacrifice? They continue to line their pockets while we stand accused of wanting to see our lifelong employers go out of business, leaving us unemployed and with very few opportunities for new careers in the profession and industry we love. Unlike others, we cannot move from the oil industry to the airline industry to some other industry with a golden parachute to help us on our way.

When one of our members asked Glenn Tilton why he thought it was appropriate to keep his 4.5 million dollar pension when we were being asked to give up ours, he said simply: “it’s part of my contract.” Well, excuse me for thinking that remark a little arrogant, but you should know – and Mr. Tilton should know – my pension is part of my contract too.

BACKGROUND AND TIMELINE OF PENSION TERMINATION

Let me give you some background on the path we have taken over the past several months that have led up to this point. On January 8th, 2005, AFA and United reached a tentative agreement, providing the company with \$130 million in additional annual savings between 2005 and 2010 (“2005-2010 Agreement”). In a side letter to the 2005-2010 Agreement, AFA and United agreed to “continue to meet and confer regarding the Defined Benefit Plan.” That letter further provided that, if the parties were unable to

reach agreement on the pension issue by April 11, United would re-file its Section 1113(c) motion specifically in regard to the pension issue.

On January 31, United flight attendants ratified the 2005-1010 Agreement by a margin of 56% to 44%. Over 70% of eligible flight attendants participated in the ratification vote, the highest turnout for any vote conducted by the Union in the course of United bankruptcy. The same day, immediately after the ratification vote was announced, the Bankruptcy Court approved the 2005-1010 Agreement.

In late January, even before the 2005-1010 Agreement was ratified, AFA initiated discussions with the PBGC, seeing to enlist the agency in its effort to find alternative funding for the flight attendant pension plan and avoid termination. PBGC has consistently maintained that the flight attendant plan was “affordable” and could be “retained in a successful reorganization.” According to the PBGC’s expert, Michael Kramer, “[u]nder the Gershwin 5.0F projections, the Company has sufficient liquidity and free cash flow to support at least one of the pension Plans currently in place, namely the F[light] A[tendant] plan, even without application for any waivers.” At a January 27, 2005 meeting with AFA, the PBGC indicated that it was willing to explore a wide range of options to plan termination.

At the same time, AFA attempted, largely in vain to engage the Company in negotiations over alternatives to plan termination. As the company itself recognized, the purpose of the three-month hiatus from litigation was to negotiate over “termination alternatives.” Indeed, the Company told AFA that it “remain[ed] willing to consider any termination alternatives.” Despite its professed openness to consider termination alternatives, United Airlines management demonstrated very little real willingness to engage in meaningful negotiations with the AFA about saving the flight attendant plan.

The PBGC, on the other hand, throughout this period, encouraged AFA’s efforts to find alternative funding. During February and March, AFA regularly consulted with the

PBGC, as we developed a proposal that identified sufficient alternative funding to save our pension plan.

AFA outlined its proposal in a March 30 letter to Bradley Belt, the Executive Director of the PBGC. The proposal stated that “AFA is willing to contribute, or cause to be contributed to the Plan...a portion of the amounts necessary to fund the unfounded pension benefit obligation.” The proposal in summary included:

The value of UAL Common Stock to be received in bankruptcy based upon (1) AFA’s unsecured claim arising from prior wage reductions, and (2) the estimated amount of the PBGC funding obligation if the Plan were terminated.

The value of UAL’s proposed payments to a Flight Attendant Defined Contribution Plan.

Note of like tenor to the note received by the United Air Line Pilots Association from UAL in consideration for termination of the pilots’ Defined Benefit Plan.

PBGC contribution, either through a cash contribution, loan guarantee, pension bond or other acceptable consideration.

In his April 4 reply, Belt characterized AFA’s proposal as “constructive” and reiterated the agency’s position “that the AFA plan can and should be maintained by the company upon emergence from Chapter 11.” Mr. Belt added that: “Based upon available information, we continue to believe that the interests of participants and the pension insurance program would best be served by the continuance of the AFA plan.” In closing, he encouraged further work between the agency and AFA to resolve the pension funding issue.

On April 11, United re-filed its Section 1113 motion, seeking authority to reject the collective bargaining agreements' contractual bar to a distress termination.

On April 14, PBGC filed an emergency motion to postpone consideration of United's motion for distress terminations of its defined benefit plans, calling United's motion "premature" and arguing that United Airlines had failed to show that the plans were not salvageable. The PBGC explained that, until United

"provides an updated business plan...and file[s] its plan of reorganization...PBGC cannot even determine its position on whether United can afford to maintain the Pension Plans coming out of bankruptcy." On April 15, PBGC served written discovery on United requesting "[a]ll documents relating to the affordability of the Flight Attendant Plan."

Then, on April 22, United announced that it had reached an agreement with the PBGC, which would result in the termination of all four defined benefit plans. Pursuant to the Agreement, United is to provide three tranches of securities with a total value of \$1.5 billion, (\$500 million of which is contingent on certain conditions subsequent), to the PBGC in exchange for the PBGC terminating the four pension plans and settling certain other claims. By the terms of the Agreement, the PBGC agrees that "[a]s soon as practicable after the date that the Bankruptcy Court enters an order approving the Agreement...PBGC staff will initiate termination under 29 U.S.C. sect. 1342 of the Flight Attendant and MA&PC Plans." The agreement also provides that "United shall not establish any new ERISA-qualified defined benefit plans for a period of five years after the Exit Date."

The immediate consequence of the agreement approved by the Bankruptcy Court is that it would do away with the "need" for further Section 1113 negotiations and the hearing under Section 1113 and ERISA Section 4041. As the company says in its Motion, "[i]f United did not enter into the Agreement, it would have to run the risks associated with

litigating a sharply contested ERISA Section 4041 sponsor-initiated distress termination of all four Pension Plans, together with the Section 1113(c) trial.”

Further the public statements of the Company and the PBGC heralding the agreement leave no doubt that both parties entered in to the agreement fully intending and expecting that, pending Court approval, the agreement would result in termination. In the PBGC’s April 22 press release, Executive Director Belt hailed the “reaching [of] a settlement,” “[u]nder the terms [of which]...,” according to the press release, “the PBGC would terminate and become the trustee of the company’s four pension plans.” Likewise, the company announced on April 22 that “the company and the [PBGC} have reached an agreement for the agency to terminate all of United defined benefit pension plans.”

Our concerns with United’s termination of the flight attendant pension plan and the PBGC’s decision to not challenge the termination are numerous. However, simply put, we do not believe that termination of the pension is necessary for the survival of United airlines. As I have outlined in the background above, we have tried repeatedly to negotiate with the company on other alternatives to save our defined benefit pension plan or to explore means to preserve the plan. In fact, we are the only work group that even offered to pay for part of the plan ourselves. However, each and every time United has told us that there is no option available other than termination. They have refused to look at the pension plans individually, but rather, prefer to lump them all together. We believe that each plan should be judged on its own viability – both ERISA and the bankruptcy code envision such an evaluation. However, the deal struck between United and the PBGC pre-empted just such a review.

We were completely blindsided by the PBGC’s decision, after accepting 1.5 billion dollars from United, to allow termination of our plan. This was especially troubling in light of the fact that on April 4th, the PBGC, in a letter to AFA’s actuaries, which I highlighted above, stated that the PBGC believed that, and I quote again, “...the AFA plan can and should be maintained by the company upon emergence from Chapter 11.

Based upon available information, we continue to believe that the interests of the participants and the pension insurance program would best be served by the continuance of the AFA plan.”

Why did the PBGC change its position so shortly after that letter? That is a question for which no one has an adequate answer. In fact, in a *USA Today* article from mid-May, a spokesperson for the PBGC stated that the PBGC still believed that it would be best for the flight attendants and the government if United did not terminate the plan. The spokesperson went on to reiterate that they believed that United would eventually convince the bankruptcy court judge to allow for termination over the agency’s objections. Does this not go counter to the provisions of ERISA, when creating the PBGC outlined that the number one purpose of the PBGC was “to encourage the continuation and maintenance of voluntary private pension plans for the benefit of their participants?” Let me point out that it states “for the benefit of their participants” not “for the benefit of the corporation.”

By accepting a 1.5 billion dollar payment and then standing silently by, I believe that the PBGC failed in its number one purpose of encouraging the continuation and maintenance of voluntary private pension plans for the benefit of their participants. The PBGC simply turned its back on its legal obligations and obligation to the participants of United’s pension plans. This Congress should have been outraged by the action of the PBGC. Instead, the overwhelming majority of Congress, both Republicans and Democrats, has acted like the PBGC and, to date, stood silently by while hundreds of thousands of United employees and retirees see their pensions decimated.

If United management is successful in their efforts to terminate our pension plans, no one should be under any illusion: all the other legacy carriers *will* attempt to dump their pension plans as well. With an already huge deficit of \$23 billion in unfunded liabilities, the PBGC will simply find itself deeper and deeper in debt. If you, the distinguished members of this Committee, and United States Representatives allow for this to go forward, you are simply creating the possibility of a massive taxpayer bailout of the

PBGC at a time when the federal government can least afford such an expense. That responsibility is in your hands.

As I stated at the beginning of my testimony, our members at United are the only remaining group at a major airline represented by AFA with a defined benefit pension plan. There has been much discussion today about how we can achieve a long-term fix to the pension crisis rocking the airline industry. There have been some reasonable proposals brought forward which deserve some serious debate and possible enactment into law. Ideas such as extending the amortization period for payments and allowing companies to pay in more during economically profitable years, among other suggestions that have been brought forward are all possibilities that deserve serious debate and may help solve the long term funding problems for pensions.

However, if something is not done immediately to stop the termination of United's pension plans, AFA cannot be a part of those long-term fix discussions. If nothing is done now, we will no longer represent any workers with a defined benefit pension plan. That is why I strongly urge each and every member of this Committee to cosponsor H.R. 2327, the Stop Terminating Our Pensions Act, or STOP Act. This legislation, versions of which have been introduced in both the House and Senate, would only cover those plans whose plan sponsors are in bankruptcy reorganization currently, and whose unfunded liability on a termination basis is \$1 billion or more. All four union employee pension plans at United are covered by these caveats.

The bill would put in place a moratorium for any termination of covered plans initiated by the PBGC under ERISA 4042. It does not affect terminations under ERISA 4041. The essential difference between these sections is whether workers have a say in the process. Under 4041, a termination is voluntary and allowed only after the employer has fully bargained with the unions in good faith. Under 4042, the PBGC may ignore the collective bargaining process and terminate plans on its own. In the United case, the PBGC has struck a deal with the employer to terminate the plans without regard to the collective bargaining process.

The length of the moratorium is six months. This would allow Congress the valuable time needed to explore further solutions to the crisis at United. It allows time for the employer and the unions to honor the collective bargaining process and seek out alternative solutions to plan termination.

Passage of this legislation is needed immediately for us to return to the bargaining table with United Airlines in order to find an internal solution to this problem. We strongly believe that the flight attendant pension plan can be saved and is viable, as the PBGC itself recently stated. We simply want every available opportunity to find a consensus with the company. This six-month moratorium would give you, the distinguished members of the Committee and the rest of your House colleagues, the time to debate and consider the various proposals to strengthen and protect defined benefit pension plans in this country. You can help prevent hundreds of thousands of other workers from losing their pensions and ten of billions of dollars being dumped on the taxpayers by allowing this moratorium to pass.

Please give us the time we need to try and save our pensions. I urge the House of Representatives to consider and pass H.R. 2327, the STOP Act as quickly as possible. If you do not, then you have turned your backs on the over 120,000 United employees who are now facing a bleak and uncertain retirement future.

I would in closing, like to leave you with just some of the testimony of the approximately 2,000 United employees that submitted their comments and personal stories to Representative George Miller's first ever online hearing on this issue, held by the Democrats of the House Education and Workforce Committee. I hope that as you read these personal stories that you will remember that this pension crisis has a profound human impact.

Dear Congressman Miller,

My name is Kathy Charron and I'm a retired F/A from UAL. I was injured on the airplane in April of 1999. After numerous and various types of therapy, I realized I probably wouldn't be able to return to flying and

took the June 30, 2003 retirement with 2,500 of my flying partners to preserve my medical coverage. Three months later my husband was diagnosed with lung cancer. He passed away on March 16th of this year. While he was ill, he collected disability and Social Security. Now that's he's gone, the only income I have is my tiny pension of \$1,400 a month, after 33 years of good, loyal service to my passengers and UAL. Even with medical insurance, I'm buried in medical bills from my husband's illness and now my doctor is talking surgery for my work related illness. I thought I had figured out how to make ends meet with my pension intact. Now, I don't know what I'm going to do. I can't return to flying, which I started doing when I was barely 20 yrs old. Any suggestion Mr. Tilton?

Sincerely,
Kathy Charron
San Leandro, CA

Dear Congressman Miller,

I retired from United Airlines with 30 years of service when they entered Chapter 11. I did this because I thought it would save my hard-earned pension benefits. I have made some significant life changes over the past few years to position my family and myself to be able to live on my pension plus my new employment. We moved to Florida, downsized, and paid our bills. My pension is \$1,800 a month and it could be reduced by the PBGC to \$800 a month, and I will not be able to make ends meet even in our modest lifestyle.

I can well remember as a young "stewardess" how rewarding it was to have pension guarantees added to our benefits. We were finally being acknowledged as wage earners and contributing to the long-term economic health of the corporation. In my 30-year airline career, I have watched America get richer and American workers get poorer, we must do something to stop this greed by the corporations and this precedent-setting decision to renege on their commitment to their retirees.

Thank you for taking a stand on this crucial issue.

Sincerely,
Judy Kersch
Punta Gorda, Florida

Dear Congressman Miller,

I am asking you to please not allow UAL to jeopardize our pensions. I have worked for United for 26 years. I am 50 now. I do not have the time to make up what I will lose if the pensions are passed to the PBGC. I have a disabled husband and three children, ages 19, 17 and 15. I have worked long and hard to earn my promised pension. I am based in Denver, and have been for most of my career. Before United is allowed to unload our pensions, the executives who have run our airline into the ground should have to give up their promised pensions and executive bonuses. We have sacrificed wages, work rules, and more recently, for some, our lives for this company and were promised something in return. It is deplorable that such greed among our CEOs is allowed to run rampant. This should not be allowed to happen. No other industry rewards its leaders for mismanagement and poor business performance. Please do not allow this to happen. My life and the future of my family depend on our representative's actions. Thank you.

Sincerely,
Elizabeth Kelly
Golden, Colorado

Dear Congressman Miller,

I worked for UAL 31 years and in December 2002, I realized I had to retire if I wanted to save my pension and medical benefits. I decided to retire in March 2003 and in doing so I was penalized 21% for retiring before 60 years old. My husband was diagnosed with cancer March 1, 2004 and he died December 12,

2004. My house is up for sale because I cannot afford it anymore. My husband's illness devastated us financially. If my pension is reduced any more I will not be able to afford a small apartment. I am hoping Congressman Miller that you will be able to help us protect what little pension I have.....thank you .

Sincerely,
Cheryl Lane
Darien, Connecticut

Dear Congressman Miller,

My name is Sharon Anthony, and I live in Carlsbad, Ca. I retired three years ago from UAL with 39 years and 9 months seniority. I was based out of LAX. The potential termination of my pension would greatly impact the security of my life. I am a single parent, with a mentally challenged son. Any reduction in my pension may mean that I would have to sell my home, and uproot son and myself.

Sincerely,
Sharon Anthony
Carlsbad, CA

Dear Congressman Miller,

My name is Penny Brill. I have been a United flight attendant since 4/4/77, and I am based in Los Angeles. With 28 years seniority and having been an employee eligible for the defined pension plan, I now stand to receive 52% of the benefit to be paid to a flight attendant that retires at 50 years old. (The PBGC lists that amount at approximately \$1,340 per month, so I am eligible to receive \$670.) Employees many years junior to me, who have contributed much less, but who are older will receive more than one thousand dollars more a month than me, simply because of their age. With our retirement fund only 33% underfunded, it is a puzzle to us who would like to preserve it, why United can't place the money with other institutions and then fund it when they become profitable again. It is curious that there is a bill to make individuals who are filing for bankruptcy accountable, and yet a large corporation that gives bonuses to senior management and officers, and protects the pension of it's newest CEO (4.5 million dollars), is able to walk away completely from a responsibility it has to over 120,000 current and retired employees. It also does not square with this Administration, who would like to privatize social security, to have a government formed agency to deal with the monies that employees have already worked for with the promise that they would be there for us to receive. Under the PBGC's table, I would have to fly for United for another 10 years, until I am 60, just to receive 100% of the benefit paid to a 50 year old! We have taken over a 20% pay decrease and are now flying 20% more to make the same amount of money. Where will we get the extra money we need to start preparing for a new retirement benefit in the form of a "defined contribution" plan? And how much can you possibly save when you only have 10-15 years more to work and a salary that has been lowered to 1991 levels?

My husband has always been self-employed and my retirement was "our retirement." This is unfair and unjust. United also disenfranchised thousands of us when they arbitrarily changed the early retirement age from what it had always been at 50 years old, to 55 years old in May of 2003. The federal government would not give us federal backing for a loan guarantee of 550 million dollars back in 2003 and now they are prepared to let the PBGC take over the responsibility of a pension plan that will cost 9.8 billion dollars to execute! Why?

The PBGC stated that it must consider each plan on an individual basis. The flight attendant group constitutes less than 7% of the total operating cost of United Airlines. It is not our pension plan that is preventing us from exiting from bankruptcy. Please stop this maneuvering to prevent us our earned benefit. Thank you!

Sincerely,
Penny Brill
San Pedro, California 90731

Dear Congressman Miller,

The deal made between United Airlines and the PBGC will leave me with little hope of ever retiring. The loss to my family and me will be approximately 50% of my income. It seems that many people are unaware of the effect, in conjunction with the enormous cuts to UAL employees' pay and benefits, this will have on my ability to contribute to my retirement in the future. It's not enough that we have made sacrifices along the way in lieu of pension promises, or that we have taken heavy pay cuts in bankruptcy while UAL management has guaranteed their own pensions with our pay cuts and concessions. But now I, as a taxpayer, have to pay for the shortfall of funds. And it seems there is no end in sight, for the likelihood of other corporations doing the same thing is imminent. Many people's lives will be devastated. Please Help!

Sincerely,
Esther Zavala
Dallas, Texas

Dear Congressman Miller,

When I began my flying career 23 years ago, it was because I had a true fascination with flying. I have always been a day late and a dollar short, when it came to timing in my life. I started a career as a Flight Attendant – a B-scale career that is – with half wages for my first five full years. It was at this time that all I could do was get by with the help of my parents and three fellow Flight Attendants sharing a one-bedroom apartment in Chicago. See, United Airlines management had just introduced a two-tier pay scale and I was once again a day late. So, I muddled through those five years believing things would only get better. Once I merged with the normal pay scale in my 6th year, it was then and only then that I was able to start saving a small amount into a 401k; with zero match from my employer. Most of my deductions went toward United Stock which later proved to be a very costly mistake.

Then, with the swipe of a bankruptcy pen I lost 90% of my 401k, but yet UAL executive had enough time to unload their precious UAL stock before the employees had a chance to realize what was happening. My 401K was now only worth \$4,600 after 14 years of saving.

Well at least I have my pension, or so I thought. My \$2,100 dollars a month I was to scheduled receive at age 62 could be reduced to a payment of \$611 a month with the PBGC. As UAL Management walks freely with their salaries and pensions in tact, I walk around imprisoned by a management whose philosophy has always been let the beatings continue until morale improves.

My life has been turned upside down and I am in a state of shock I am currently on blood pressure medication and sedatives to get me through my days and nights while I figure out how a 43 year old man starts a new career and tries to cope with rising inflation while my salary takes drastic cuts.

Sincerely,
David Fournier
Biddeford ME

Dear Congressman Miller,

I am a 26 year Flight Attendant at United who is just returning from a 4.5 year absence. My wife Toni was also a Flight Attendant, joining UAL in 78. Sadly, she passed away this past November from ALS, better known as Lou Gehrig's disease. It is important that you know that I did not earn a penny for all the years I spent caring for my wife, which I was privileged to do. Aside from my pension, my social security has suffered as well. As I was focusing on my wife's care, I was comforted to know that my pension was at least going to be there when I returned.

The current situation is an outrage. In addition, there is the possibility that the pension that my wife worked so hard for might now be denied to me as well if United is allowed to get away with this thievery. Taking away the pension of my beloved wife is totally unacceptable. Do not let this happen! If you would like to read more about Toni, please visit www.wingsoverwallstreet.org. Please Congressman, won't you help me and all the hardworking employees of United?

Sincerely,
Warren Schiffer
Long Beach, New York 11561

Dear Congressman Miller,

As a 27-year veteran of United Airlines, I thought that I had my future secure. I am a 51-year-old single female, living in Ruidoso, NM and based in Hong Kong. In nine more years, at our minimum retirement age of 60, I had planned to retire. To be financially ready, I had purchased my dream home and I had saved and planned carefully to have it paid off by the time I retired. After dedicating 36 years as a loyal employee to United, my golden years would be set. Now that United has been allowed to default my pension to the PBCG it seems that I stand to lose 47% of my retirement.

I can no longer afford to live in my dream home after I retire. Even with my mortgage paid off, I will have to sell. In fact, I will not be able to live on my retirement. At age 60, I will be forced to get another job for the rest of my life just to have a roof over my head and to eat. This is not the dream that I had planned and worked so hard to achieve. Please help to put a stop to this corporate greed.

Sincerely,
Cheri Breeding
Ruidoso, New Mexico

Dear Congressman Miller,

I would like to take just a moment of your time to address the potential termination of my retirement plan with United Airlines and to tell you a little bit about myself. As you know, this comes at a time when revisions to the overall Social Security system are being considered. I am a United Airlines Purser/Flight Attendant and a college graduate who by choice has pursued a career making a salary less than that of my colleagues. I have always lived below my means, and never planned to rely solely on my SS benefits. Since my 401k's inception I have invested in 100% in the company's stock fund; not brilliant, I agree. I am single with high medical bills to boot. I just wanted to express how sometimes even with the best intentions of being a responsible investor for my future the termination of United Airlines pension plan will no doubt have a huge detrimental impact on my future. I thank you for your time and consideration.

Sincerely,
Barbara Allen
Pompano Beach, Florida

Dear Congressman Miller,

I have worked for United Airlines and Pan Am for 16 years, which is most of my adult working life. I have worked very hard and I feel I have earned a decent pension. I have forgone many other opportunities because I felt that, at United Airlines, I was working towards a secure future for myself.

Now I find myself, at age 45, after devoting most of my best earning years to United, that I will receive a reduced pension. In order to be able to provide for myself in my retirement, I will have to change careers as United is taking everything from me.

Yes, I have saved. I have a 401(k) and a Roth IRA. But that will not be enough and this pension is something that I have earned - it is not charity. I feel I am being robbed, after so many years of hard work. Where is the American Dream? I was raised to believe that this was the land of opportunity, that if I worked hard I would get ahead. It seems this is no longer true, and that is the hardest thing for me to accept.

Sincerely,
Judith Cuneo

Dear Congressman Miller,

Thank you so much for taking an interest in the pension situation at United Airlines and doing your job as a Representative of the people to seek an alternative through HR2327. It is reprehensible that UAL management can finagle a deal with our current Administration to foster their own financial interests at the expense of thousands of loyal, hard working employees. We have kept faith in our company's management for too long. Ever the optimistic, trusting and proud workforce, we are now faced with financial ruin.

I have been a UAL Flight Attendant for over 20 years, based in Seattle, living in Olympia, WA. I now look at starting over in a new career or hanging on at UAL for undoubtedly more abuse and a meager \$480/mo. retirement if the PBGC takes over. Yes, I have children. Yes, I have financial responsibilities, as does everyone. I haven't worked for UAL to become rich, as it seems our shameless parade of business managers have done. My pursuit of the American Dream has become merely finding a way to survive this American Nightmare.

All the employees of UAL have made extreme sacrifices in hopes that our company will regain solvency. But to what end? The actions of our management are certainly unethical, uncaring, and greed-driven. In my opinion they should also be criminal. Something must be done to stop these self-serving corporate rulers and politicians from continuing to scam decent American workers. I am ashamed by the disgraceful behavior of our elected officials and all of corporate America, who think they can abuse others to make themselves wealthier, eventually eliminating the middle class of our society. What morals do they have? Do they think we aren't noticing? Can they get away with this? Something must be done.

Sincerely,
Rita Sammons
Olympia, Washington

Dear Congressman Miller,

I worked for United Airlines for twenty-four years and five months. I retired knowing I'd get the pension I deserved. I'm now 57 years old and live in New York City. The monies promised to me were to go towards paying my monthly maintenance on my coop apartment. Without my full pension (\$1,200/mo.), I shall be forced to sell my studio apartment and move out of the city.

Had I known that my pension would be cut I wouldn't have retired in spite of the worsening labor relations at United. Please assist me in holding United to the responsibility to pay out my full pension. The level of corporate greed in our country is regrettable.

I'm lucky because I can always sell my apartment and leave the city. But that is not what I want to do. I want to live in this great city for the rest of my life. I planned on it. Now, it looks as if I made a huge mistake in counting on my hard-earned pension. Your assistance in this urgent matter is greatly appreciated.

Sincerely,
James O'Connor
New York, New York

Dear Congressman Miller,

I am a retired United flight attendant, living on my United pension payment and one from Pan American World Airways, through the PBGC. They total approximately \$1,170 per month. I worked for Pan Am for 16 years, and for United for 17. Obviously, if my United pension check were to be reduced, I would be severely impacted. I live with my elderly parents at this time, and the only thing that will allow me to live the rest of my life above the poverty level is the inheritance I will get from them. We live in San Diego CA, and I do not expect to be able to afford to live here after they are gone. If my pension is cut, I don't see how I could afford to live anywhere else either. That's pretty horrible to have to say after serving a career of 33 years.

Sincerely,
Helen Dowdy
La Mesa, California

Dear Congressman Miller,

I would like to thank you for recognizing the unfair & demoralizing atmosphere at United Airlines and for helping us hold on to what has been promised to us. I started my career as a flight attendant in 1967 flying out of DCA and retired 34.5 yrs. later in 2002 from our Chicago domicile. I loved my job, but had to retire since I could not return to work from a medical leave of absence. It was devastating, but I did have the guaranty of a small pension along with medical benefits. My husband works for our local park district and my pension has helped with expenses.

We have been blessed to adopt 2 little girls, ages 5 & 8. The knowledge that they would have medical benefits till age 21 has always been in the back of my mind. The thought of trying to pay medical premiums on a drastically reduced pension is frightening. The thought of no insurance keeps me awake at night. I am not certain anyone would insure me with my medical conditions, and I am unable to find a job. I did everything the way I was supposed to, fully expecting my retirement & benefits to be intact. I am so angry to think that management has no concern for our situation or us as people. Their words are so cheap and empty. They did not build this airline, nor have they continued to build it. They have only plundered this magnificent airline and degraded her employees while taking huge salaries and perks for themselves. This is the most unjust & unsettling situation & has caused so many traumas in all of our lives.

Thank you again for hearing my story.

Sincerely,
Anita Jalbert
Belvidere, Illinois

Dear Congressman Miller,

I retired in June 2003 because United Airlines was in bankruptcy and my flying career had changed drastically, commuting from Dallas to ORD where I was based. I have and did at the time have 3 teenagers to put through college. I was told my medical insurance would cost me \$53.00/mo. which since has been doubled. Additionally, I was told that I would receive a pension check at so much per month, if I were to retire at that time (age 51). I did the figures and found that it would be worth the cut if I were home with my children. Right after I retired, my husband lost his tech job and he was without work for quite some time. We are still struggling to pay back what we owe from 2003. UAL's word was solid that if we retired

we would be assured a pension and medical! I would have stayed longer with UAL if I know they would take away what was earned and promised for more than 27 years!

Sincerely,
Jean Ryan

Dear Congressman Miller,

After 34 years as a SFO-based United Airlines flight attendant, I was told in 2003 that if I felt I could not work until age 65/Medicare, then I should retire before the July 1st deadline. United said I would most likely not be able to afford the projected rise in health insurance rates they intended to impose. But they would not make changes in retiree rates. They lied.

When I considered my chronic respiratory problems (visualize debilitating nosebleeds at the end of most flights) paired with knee problems (34 years of deep knee-bends into food carts), I realized I could not hope to work to age 65 and would be forced to retire at age 56 even though I had a few good years still in me and hundreds of hours of sick leave bank. The promised health care premium only lasted a few months.

My husband, a United mechanic for 34 years, lost at least \$75,000 of his pay into the failed ESOP. We anticipate that, should the PBGC take over United's pensions, our household "income" will decrease \$1,200 per month, possibly more. We took less pay for 68 combined years to negotiate and secure our pension payments. United assured us the pension was overfunded. United would rather pay high-priced lawyers and use bankruptcy laws than provide financial security to the employees who earned it. I was also part of a discrimination lawsuit against United. The judge issued a multi-million dollar award and United has yet to pay a penny.

We have just completed a (balloon) re-finance of our home in Calif. At some time 3-5 years from now, we will be forced to sell our home and move to an area with less expensive housing. However, we will need to be here as long as possible to provide on-going attention for one parent diagnosed with Alzheimer's and whose health care insurance is not portable. These were supposed to be years of comfort. It is difficult to attempt to enter the work force as you near age 60. Every day is an emotional roller coaster as we wait for United and the bankruptcy court to "drop the rest of the shoes".

I feel assaulted and shell-shocked on a daily basis.

Sincerely,
Noreene Koan
Belmont, California

Dear Congressman Miller,

I worked as a flight attendant for United Airlines for 30 years and (at age 50) was forced to make the painful decision to retire 10 years earlier than my plan (even though I was not financially prepared to do so) due to the bankruptcy of United. Those of us who made the decision to retire under the old contract did so in order to preserve our pensions and health care benefits, which were being threatened. Immediately after retirement, both were threatened again. The pension that I now have is clearly not enough to live on (especially in California) and I am grateful that I am still physically able to work as I am now faced with starting a new career at age 50. If I had known this was going to happen, I would have made many different life decisions over the years. I would have invested differently, I would have pursued an education to prepare myself for a different career path. I probably wouldn't even have chosen United to work for if I'd known all the benefits I was promised when hired and worked so hard for my entire life would be taken away right when I was finally able to collect. This is the final slap in the face after a lifetime of commitment and service to a company who didn't even tell me goodbye or wish me well when I retired. My last trip came and went without even an acknowledgement from my supervisor. No one ever even missed me!

My heart has not only been broken by United Airlines, but also by a government whose corporate bankruptcy laws protect the interests of big business at the expense of working class American citizens whose consumer spending supports these big corporations. I am disillusioned and feel heaviness in my heart when I think about the retirees who are older than me, who are aged and in poor health and have no recourse of going back to work when their incomes are taken away. Not only are their pensions being threatened, but the government is threatening their Social Security as well. What will these people do?

The long-term effects of this cause me great concern. If United Airlines gets away with this, how long will it be before every corporation in America follows suit? The PBGC will not be able to handle claims of this magnitude, so it is being set up to fail at the very goal it was set up to achieve. I cannot believe this is happening at a time when the largest single segment of the population (the baby boomers) are reaching retirement age and facing spending their senior years in poverty. This is, indeed, a very sad time for American working families.

Sincerely,
Cathy Wright
Oxnard, California

Dear Congressman Miller,

When an individual has been working for, and shown dedication to a company for 27 yrs., as I have, one expects to receive a certain retirement. To all of a sudden be hit with the realization that, in 4-6 yrs., when I was planning to retire (between 60-62 yrs. old), my promised amount will now be cut by 1/3 to 1/2, is a frightening possibility. At 56 yrs. of age, I am too old to embark on a new career and even setting aside as much extra money as I can, will never equal all that I am losing.

How is it, that the worker bees of all these American corporations, can be asked to give, give and give some more and the upper management is allowed to walk off, with no reduction in pension, benefits, bonuses, etc.?!? There is something wrong with the laws as they now exist, that protects the big shots, but does nothing to protect the people who toil and give their all, only to be left with nothing or a whole lot less. On behalf of all my flying partners, please help us, before it is too late!! Many thanks for your work on our behalf - it is so very appreciated!!

Sincerely,
Ilse Eppe

Dear Congressman Miller,

Thank you for allowing me and my colleagues the opportunity to tell Congress what will happen if we lose our pensions. In my case, as I am under fifty, I stand to lose about two-thirds of my pension payment when I am actually eligible to receive it. I would have made approximately \$2,000.00/month and with a PBGC takeover I will make as little as \$700.00/month.

I want you to know that this pension is not an entitlement but something I have earned and paid for during my career at UAL. In 2003, my flying partners and I gave up 65 million dollars per year in our contract, as AFA agreed to reduce the pension formula, in the hope this would allow the company to exit bankruptcy. So far AFA has not seen a credible plan to exit and we are concerned the direction the management is taking with this

I turn 47 on May 27th and when my husband asked me what I wanted for my birthday, I looked at him and said, "I want my pension." This affects him, too. This termination will affect all Americans if United is allowed to proceed down this course.

Sincerely,
Terry Sousoures
San Mateo, California

Dear Congressman Miller,

Thank you for listening to United Airlines flight attendants this week. I live in Livermore, California and am based out of San Francisco. I have worked for United for 10 years and was proud to say that part of my salary included a pension. United also offers a 401k program, but never "matched" because they claimed to offer us a pension. Please note that my husband's company's pension plan was terminated last year (U.S. Foodservice). Both of us started working at companies under the impression that we'd retire with a pension.

Thank you very much for fighting to keep our pensions. You are a true politician by working for the people.

Sincerely,
Beth Rasmussen
Livermore, California

Dear Congressman Miller,

My name is Lolita Coppage and I had an early retirement due to illness. As a result of flying, I developed vertigo. Until I am back at 75% functioning somewhat normal, I will be depending on my pension 100%. I have 20 and one-half years of flying. I receive 980.00 per month, of which, 230.00 is taken out for health insurance. I have had to file bankruptcy, sell my furniture, and move out of the house I spent my life savings on. I'm ineligible for Social Security disability, since I can work to some extent. However, due to the limitations the illness puts on my abilities, I am unable to work much. What am I supposed to do? We have a government that speaks of morality, yet they allow CEO's to receive "Golden Parachutes."

Sincerely,
Lolita Coppage
Chicago, Illinois

Dear Congressman Miller,

I am an active United Airlines flight attendant with 16 years of service with the company. I thank you for your courage to step up to help preserve the future that many of us have worked so hard for. I stand to lose the most with my seniority since I am still 18 years from retiring age. To make matters worse, I can't collect full social security for another 25 years. I have a 7 year old and a husband who is self-employed with basic minimum IRA. We have been planning for our future retirement, but the real possibility of losing more than half my pension would affect us greatly. It saddens and angers me that 16 years of service will go to waste. It is hard for me to understand how a company can just decide one day to affect so many lives and futures with no conscience. All the employees have given so much already for our company's survival and management wants more without their pensions and compensation being affected. It makes me angry and I hope HR 2327 will send a message that enough is enough. I thank you for your support and understanding.

Sincerely,
Cindy Ahn-Thurber
Mesa, Arizona

Dear Congressman Miller,

I am a retired United Flight Attendant and I'm still in shock as to what has happened to my company. I flew for United for close to 40 years and had to retire for medical reasons that were the result of my job, which of course they denied. I had hoped to retire so we could do some traveling, but all of that has changed since my disability has become worse.

When I first started to fly for United I was so proud to be a part of this company but through the years I see that all upper management cared about was their salaries and bonuses. Now I am truly ashamed at what they are doing to their employees. My husband and I were counting on my pension to help pay for medical bills.

United has let me down big time and why the government can't see this makes me wonder. To let thousands of employees down like this is unbelievable. Of course they will get their pensions and bonuses even though the company is trying to get out of bankruptcy.

Thank you, Congressman Miller, for taking up this critical issue.

Sincerely,
Arleen Jasmer-Davidson
Tenino, Washington

Dear Congressman Miller,

I've been told that a personal face is needed to help us in our fight to preserve our pensions. Well, I'm one of those faces and what's happened at United Airlines will impact my future in a very real way. I've spent almost my entire adult life at United-- 21 years to be exact. I went into this thinking that United and I had an agreement. And due to some dire circumstances and poor decision-making, my security at retirement has been all but ruined.

I find myself now, at the age of 47, in graduate school, ready to start a new profession. This I must do since United has broken its promise to me and so many others who relied on them. I've always believed in self-sufficiency and independence. So three years before my 50th birthday, I must leave a job I've loved because I won't be able to live the way I'd hoped to in retirement.

The part that makes me angry, is that the pain has not been spread around at United. Those at the top have taken care of their futures, in spite of what they say is a necessary component to the company's survival. I've had it with the rhetoric and lies. It's just not fair, ethical, or moral. The face of United is its people, and we've been scammed. I gratefully respect your consideration in this matter.

Ita Luehrsen
La Grange, IL

Dear Congressman Miller,

I am writing you to tell you why I need my pension. I live in West Chester, PA and retired from UAL in 2004 after 40 years of service. I was injured twice in turbulence and now suffer from spinal stenosis and osteoarthritis. In addition, I had a stroke on September 11, 2001. Due to these events, I am unable to work. In fact, I was on disability for the last several years.

Due to uncertainty about the future of UAL, I retired in 2004 because I believed that was the best way to preserve my pension. Since then, the basic healthcare premium has increased and I'm being forced to pay \$3,000 in additional premiums that UAL forgot to bill me for.

Now, UAL has turned my pension over to the PBGC and it is uncertain how my pension will be impacted. The senior executives who made the decisions to delay payments to the pension fund and ultimately to put

my pension at risk are not being forced to share in the pain of those decisions. That's why we need the Pension Fairness Act in addition to the critical HR2327, the moratorium on pension plan terminations, both introduced by Congressman Miller.

Sincerely,
Kay Goldsworthy
West Chester, Pennsylvania

Dear Congressman Miller,

My husband Jim and I were hired by UAL in 1969. He is a retired pilot, age 63, and I am an active flight attendant, age 58. Most of our more than 30-year careers were spent flying out of LAX. We live in Orange County, California. In the 1990's, we moved into our dream home in Mission Viejo. Our future looked beautiful and secure. Then came a series of horrendous mistakes by United's upper management and their Board of Directors, followed by September 11th. The stock market drop devastated our 401ks. In 2002, Jim officially retired as a 737 captain (the lowest captain pay tier), seven years after his last flight due to throat cancer from which he was not expected to survive. In 2003, after the first round of pay and benefit cuts from United's bankruptcy, and with a daughter in law school, a son in college, and another in high school, we moved from our dream home to a more realistic one. Now, because of the further erosion of my pay and medical/dental benefits, my inadequately low future retirement pay, and the loss of most of Jim's pension, we will be forced to move again. I am a third generation Californian and I fear not being able to afford to live in this state where my family's roots go back over 150 years.

Because of financial hits we are forced to absorb due to circumstances beyond our control, I will be working for UAL until either United or I die. My husband and I played by the rules as employees of UAL and as citizens of the U.S. Why are we now in essence being robbed and forced to pay the price of an incompetent management and Board of Directors - one that union employees never hired? Why should we lose the secure retirement we have toiled honestly and hard for since 1969, while our 2 - year CEO Glenn Tilton is guaranteed a multi-million dollar package, as are others in top management? Why have the rules been changed when it's too late for working people like my husband and I to make the necessary financial changes to replace the loss of defined benefit pensions and devastated 401k's? What ever happened to fair play? Are these the MORAL VALUES voted into power last November? Thank you so much Congressman Miller for this opportunity to plead for our rapidly vanishing secure golden years.

Sincerely,
Susan and James Cronin
Dove Canyon, California

Dear Congressman Miller,

I have been a Flight Attendant for United Airlines for 38 years. When I began flying, there were no pensions for Flight Attendants because we were required to quit after age 32. That ended, thanks to age discrimination laws passed by Congress. However, it meant that Flight Attendants had to make up for lost time to build a decent retirement from the company. We gave up pay increases over the years to have United increase the amount they would contribute to our retirement fund. Now at age 60, I could receive a pension estimated at \$2,500 a month. It is not a fortune, but combined with Social Security, I would be able to retire at age 65. Now United is using bankruptcy as a way to end all their pensions and let the government be responsible for them. This will have a tremendous impact on the lives of all retirees and all future retirees. It amazes me that United cares so little for those of us who have spent our lives building this company, while our CEO, who has been with the company for 3 years, maintains his 4.5 million dollar pension. What is to stop other airlines and other corporations from declaring bankruptcy so they can end their pensions? Why should the government be burdened with the pensions of thousands of workers, just because big business does not want the expense? What happens when the PBGC does not have the money to cover all these pensions? Some day these corporations will be profitable and can once again fund their Pensions. I urge all members of Congress to stop this raid on the pensions of employees. If you care about

Social Security, please care about the protection of our pensions. Do not let corporations cancel their employees' pensions.

Sincerely,
Janet Clark
Foster City, California

Dear Congressman Miller,

I have served as a UAL Flight Attendant for 28 years. I have always regarded my pension at United as an integral part of my future retirement. I had never seriously considered that my husband and I might retire before the age of 60 - but we fully expected that with my UAL pension and my husband's Social Security, that we could retire by 65. With the wanton dumping of our pension plan and the reduced benefit I will receive, it's looking likely that we won't be able to retire. I can't begin to tell you how cheated I feel. No one can give us back those years to save for retirement. This action by UAL should be illegal! Our pension was a part of the overall compensation package for years already worked. I am unable to make the trip to Washington DC and personally look my representatives in the eye, but that should not indicate to you a lack of interest or concern! I have a full work week which I'm unable to get out of, even if I could afford to! I am praying that Congress will come to our rescue in this "David and Goliath" battle. We are crying out for some justice!

My husband and I reside in California and have raised 2 children - our son recently served 4 1/2 years in the army and now lives at home, attending college full-time. Our daughter also lives at home, attending college full-time. Raising a family is expensive, as everyone knows, and we were unable to save much along the way due to my husband's health issues and resulting times without work. We consider ourselves conservative Republicans politically but recognize that this choice has not been helpful in the circumstance that we find ourselves. We are so hoping that our lawmakers will do the right thing and save our pensions - doing so might also prevent the avalanche of other companies hoping to ditch their employee pensions- an event which all Americans would wind up paying for!

Sincerely,
Elizabeth Frankle
Vista, California

Dear Congressman Miller,

We wish to thank you for your sponsorship of HR 2327. The uncontested cancellation of United Airlines defined benefit plans is tragic and catastrophic. Your introduction of this bill provides us with the hope and possibility that we may receive our day in court to right this terrible injustice. I worked as a Flight Attendant for UAL for 30 years and provided the professional service that was expected and provided for by our contractual agreement. My husband, Ret. Capt. Peter Crawford, provided 33 years of the same professional and friendly service that was expected by his contractual agreement. We are both retired and reside in Naples, Florida.

If the PBGC is allowed to take over our retirements our life as we now know it will be over. We have already lost several hundred thousand dollars in the loss of our ESOP stock in filing for bankruptcy but now they wish to abrogate the one true obligation that was critically negotiated and relied upon for our future at the end of our careers with one company. We will be forced to liquidate all of our assets, relocate our home to the least costly area we can find, and learn to live on less than 30% of our present pension. To be stripped of our duly negotiated and vested retirements is unconscionable.

If United Airlines were to cease operations, I could accept the PBGC as a safety net from capturing nothing. However, to allow United Airlines to cancel its duly negotiated defined benefit plans even though the PBGC said it is not needed to facilitate its emergence from bankruptcy is pure thievery. The decision of the PBGC and United Airlines for \$1.5 billion payment to terminate all employee pension plans may trigger a total collapse of the defined benefit system nationwide. What is being done to prevent other

companies from following suit? The line in the sand needs to be drawn that corporate profiteering at the expense of hardworking Americans must stop now. This approval of the backroom deal brokered by United and now approved by the court, pre-empted the United Airlines' employees' statutory right to defend their pension plan through the bankruptcy process based on the merits of the plan itself, as measured under the standards of pension law.

It would be appropriate for our Senators and Congressmen to realize the inherent danger of allowing the cancellation of defined benefit plans. All of corporate America will be standing in line to dump their pensions on the PBGC resulting in the largest taxpayer bailout in American history. This tragedy will make the Savings and Loan bailout look like a bad hangover.

We thank you Congressman Miller for your initiative, your serious concern, and will support your valiant efforts by contacting all of our Representatives. We are hopeful that the US Senate will pass a comparable bill in the very near future.

God bless you and God bless America.

Sincerely,
Susan Crawford
Naples, FL.

Dear Congressman Miller,

I am a constituent and I wish to alert you to the danger that exists regarding a precedent being set by the termination of UAL FLIGHT ATTENDANT pensions. It appears that the management of UAL, together with the PBGC and the Bankruptcy Court, have ignored the far reaching implications of terminating a defined benefit plan for Flight Attendant's without a truly comprehensive, fair analysis and hearing.

Clearly, Representative Miller's HR 2327 is an important step in protecting the future of pensions all over this nation. A six month moratorium would give Congress an opportunity to fully assess the federal pension guaranty system and pass a plan for strengthening defined benefit pensions in this country while giving the Flight Attendant's Union the opportunity to fight further in a court proceeding.

Quite frankly, I do not understand why the Board of Directors of UAL have not ousted the present management team (who have preserved their pension plan) for a conflict of interest and corporate misfeasance. Perhaps they are able to hide behind bankruptcy protection, however they should not be allowed to act in a fashion which compromises the interests of not only the Flight Attendants but also the owner-employees of UAL who have had their pensions jettisoned.

This issue is tantamount to the survival of unions and defined benefit plans in this country. This is a test case and the behavior of our elected leaders with regard to this matter will be scrutinized nationwide. The future of millions of Americans is at stake. The voting block concerned about this issue is vast and I believe the combined power of the AARP, AFA, and other union entities in this country have not only shown their displeasure with regard to the self-serving behavior of the UAL executives but will look with great disfavor on any elected representative who allows this injustice to go unabated. Please use every effort to support measures which protect pensions in this country for which Americans have worked so hard to preserve.

Sincerely,
Pasquale Crispo
New York, NY

Dear Congressman Miller,

I have been a Flight Attendant for almost 20 years for United Airlines, and if my pension is terminated I will be paid as if I terminated my employment at 47, even if I continue to work and retire from United

Airlines at 62. My retirement plans were for the full pension I was promised, a 401k, and Social Security. Now, I will have to live off of \$400 monthly, approximately for my pension, instead of \$2,800 monthly.

I can hardly contribute to my 401k due to pay cuts at United, and Social Security is no longer secure. I will be at poverty level and may have to be a burden on my son, who is only 16, but hopes will make a decent living to help me out.

What is happening to the working class? We have been deceived our whole lives about hard work paying off. The only ones paid off are the CEO and the Board of Directors, they don't have to work hard they come in with their guaranteed payoff and the company they have been hired to build or maintain can collapse right from under them, and they still have their pay protection, while the workers who built the companies lose everything and become a burden on their children, and or society. What has happened to our country? Thank you for your attention.

Sincerely,
Paula Carlson
Oak Lawn, Illinois

Dear Congressman Miller,

I am a Flight Attendant for United Airlines and started my career in 1965. Over the ensuing years, I married, had three children, divorced, remarried, and gained two more sons.

Our youngest is now 27 and living on his own. We spent most of my working career raising our sons and putting them through college. This left absolutely no money for a 401k or other savings plan.

I was hoping that in a few years hence I would have attained a comfortable pension so that I could retire. The events of this month have changed that dream.

The pay cuts agreed to because of the bankruptcy were so substantial, there is literally no money to put aside. My husband had a medical retirement years ago and since he had not attained tenure, his income is basically Social Security. I have been the main support for the family. Not only has my income been slashed, now I have very little pension to look forward to as well. I, as many other United Flight Attendants, am now in the process of studying for a new career to supplement my income. This is not an easy task at 60 years of age!

The airline that hired me respected its long time employees and was a fabulous place to work. Now it seems only the top management (most of which have very little seniority with the company) have any type of security and the rest of us who have devoted our lives to the company are being given the shaft.

I live in Las Vegas, Nevada and fly out of San Francisco.

I thank you for your time and efforts on behalf of the Flight Attendants and other employees of United Air Lines.

Sincerely,
KATHLEEN MCMAHON
Las Vegas, Nevada

Dear Congressman Miller,

I am writing to you to explain what the loss of pension dollars will mean to me. I was hired in 1968 by UAL and worked for 34 years and retired in 2002. I had the intent to work until I was 65 years old. September 11, 2001 was the end of my working career. The terrorists did a job on my psychological health. I was not able to return to work and after much therapy I retired.

My pension was part of an agreement I had with UAL and negotiated as part of my wages. I see Judge Wedoff's decision to approve the agreement between United and the PBGC to terminate our pensions as immoral and unconscionable. I see the obligation of UAL to its retired employees as something that should not be dropped. Judge Wadoff did not ask Tilton or other upper management people to turn their secured dollars over! At this stage of my life I am not able to start another career, so I am left with the option of a minimum wage job. I am thinking that as a single person I will probably have to sell my house in order to balance the loss of dollars and health insurance. Please consider what an injustice this is! Thank you, Congressman Miller, working Americans everywhere need Congress to act fast.

Sincerely,
Kathi Rockwell
Portland, Oregon

Dear Congressman Miller,

As a single mother of two teenagers and retired from UAL since 1990, I was anticipating enjoying my retirement paycheck of \$800 per month to lift up my standard of living for my family. I am permanently disabled at this time and my pension means so much to us. I am outraged at this lack of accountability on United's part to uphold my pension that I worked 17 hard years to achieve. I live in CA and find it terrifying to think of what will become of us if I don't receive this pension.

If UAL is allowed to do this, think of all the other companies that will follow suit and then what will become of our country when we all need our retirement? Will Bush give us any money to live? It will all fall to the government and the taxpayers. Senior citizens will become homeless. Please help us keep what little dignity we have left in this world.

Sincerely,
Trudy Wolsky
Menifee, Calif.

Dear Congressman Miller,

I'm a retired United Air Lines Flight Attendant. I flew for United for over 38 years and, with much trepidation, I decided to retire in June 2003.

I've been a single mother for 22 years. When my daughter was a child, I not only worked for United, but on my days off from flying, I worked two other jobs for eight years. Then when she entered college, I moved to a state that was less costly in order to pay for her education. But in so doing, it was necessary for me to commute 2,500 miles to fly my trips.

Then 2003 arrived and United was in bankruptcy. Another decision---retire or not? In order to take retirement, I sold my home and moved to a smaller, more affordable home.

As United had always considered our retirement benefits to be part of our wages, I didn't mind working other jobs, commuting, moving, etc. as I had confidence that my retirement would be secure.

For a number of years United had been a wonderful company to work for. I trusted management to honor the agreements which had been made between the company and our work group. Now, with the possible termination of pensions, I feel I've been betrayed. Their poor policy decisions over a period of time have effectively destroyed a company that once was the bulwark of the airline industry. Simultaneously, their hostile attitude towards employees has eroded the spirit which once made United the standard for service in the air.

Sincerely,

Karen McLean
Melbourne, Florida

Dear Congressman Miller,

If United Airlines is allowed to get away with this outrageous scheme of theirs, I and other who came over from Pan Am will have been dealt a double whammy! I came to UAL from Pan American World Airways. After 17 years with PAA I am receiving \$358 from the PBGC. I flew 16 years with UAL and am receiving \$1,186. I am having a hard time financially, as my income is a lot less than what my expenses are per month. I am a native Californian and my pension has not kept up with the cost of living in the Bay Area. If I have to live on any less money than what I am receiving, I do not know what I am going to do. Who would have ever thought that we would be fighting for our pensions that we worked so hard for and were promised, just to have the greedy executives pull the pension from under us at age 60+? Congressman Miller, bless you and thank you so very much for taking our cause up. We need more people like you, who truly care, and are fighting for what is morally right!

Sincerely,
Jessie Gordon
Redwood City, California

Dear Congressman Miller,

I am a recently retired United Airlines Flight Attendant. I retired after 35 years due to health reason.

Like many others, I gave my life to United Airlines and hate to see this company torn apart by the "Tilton Gang." It is the employees that made United what it was and still can be again, and we are the ones deserving of the pensions promised to us. How anyone thinks it's fair for the "Tilton Gang" to walk into United, stay two years, take all the cutbacks they can from the people that care about the company, take away our hard earned pensions, while the "Tilton Gang" gets and keeps pensions that would pay over half the employees pensions for more than 5 years? You and I both know that is wrong as you have proven with this and other legislation.

Please vote to save the employee pensions at United. We are talking 120,000 people, not including the impact it would have on our families.

Sincerely,
Leyhe Wade
Oxford, North Carolina

Dear Congressman Miller,

I am 52 years old and single. I have been a United Airlines Flight Attendant for nine years and six months. When the Pension Benefit Guarantee Corporation takes over the pensions at UAL -- I will lose nearly everything because I do not yet qualify for retirement and my pension is subject to much more onerous reductions from the PBGC even if I continue to work at United Airlines until I qualify for retirement!

When I came to United Airlines in Nov. 1995, I felt I could retire here with a modest pension, Social Security and what little savings I have. What do I do now?

With the last two concessionary contracts at UAL since the bankruptcy (first in 2003 and again this year in January), my wages have diminished by nearly 18% and my medical and dental benefits premiums have increased (total benefit increases near 22%). I can only afford to contribute 5% into my non-matching 401K. My first of the month paycheck no longer covers my rent. I work a second job and am flying more hours to make up a little of the difference. There are no more days off and I am exhausted and worried.

I have 13 years to try and make a dent into what I thought was my retirement fund. The CEO at United

Airlines, Glen Tilton secured his \$4.5 Million dollar pension trust in his first two months of employment. Mr. Tilton has been here less than 3 years.

This is a grave injustice. The PBGC said and still says that the Flight Attendant plan is viable. I truly will have to work into my grave just to survive if my pension is eliminated. You, our elected officials, are our only hope. STOP THIS NOW! The American Dream may be gone for me, but you can help save it.

Sincerely,
Nadine Ostroski
San Mateo, California

Dear Congressman Miller,

I was a Flight Attendant for United Airlines for 38 years... my entire working life. In 2003, along with 2,000 other FA's I chose to retire... remove my higher pay from UAL's labor cost so that lesser paid FA's wouldn't lose their jobs. For this I did not get an early out bonus... I paid 6% of my pension to leave 2 years before I was 60... I did it with a promise from UAL that my benefits as I knew them, would remain in tact!!

Before the ink was dry, I found myself fighting to save my medical benefits and NOW fighting to keep my meager pension! I chose my career at United because of the benefits. I spent my earned pay increases on improving my benefits and I have paid for this pension! Even though I spent almost 40 years with UAL, my pension would be greatly reduced under the PBGC maximums as I am still under the age of 65. I am a single woman with no partner to help offset my expenses and ask for your help... please ensure that UAL keeps their commitment to me!!

Sincerely,
Judy Rowe
Healdsburg, California

Dear Congressman Miller,

First off I'd like to thank you for the opportunity of letting us tell our story. Those who run our company seem to have forgotten that we are individuals working hard and doing our best for a company that seems to feel that we have no worth.

My name is Joyce Lynch and I have been with United Airlines since December 27, 1997 working as a Flight Attendant based out of Newark, New Jersey. For me, this termination of our Pension Plan means a breach of contract by those who make the decisions in our company. When we negotiated our contracts, the pension was a promise of deferred compensation for which we sacrificed other pay and benefits to secure.

It doesn't seem right that Mr. Tilton has the ability to terminate our pension when he has a pension plan that is non terminable for \$4.5 million. As we have already given up life-altering sacrifices to help the company out of bankruptcy, it is very important that we can count on our pensions at retirement. Thank you again for all of your time and effort with our cause.

Sincerely,
Joyce Lynch
Shohola, Pennsylvania

Dear Congressman Miller,

I have been a Flight Attendant for United Airlines for 36 years and continue to fly simply because I love my career. As a young woman I helped put my husband through his final two years of undergraduate school and three years of law school. I then went on to raise my two children and have just watched my youngest graduate from college. I accomplished this while working hard, being away from home, having a different schedule every month, and being very proud and satisfied

with my career. During all of this my husband and I were primary care givers of three elderly parents, two with Alzheimer's disease.

Now that it is finally our turn to enjoy the so-called golden years of our life, United Airlines has decided that my pension is too expensive to fund. However, they can continue to fund the gigantic salaries and bonus payments for many of the officers that have put this airline into bankruptcy.

I also fear for the entire population of hard working Americans that will face this same problem when the greed of corporate America realizes that the stoppage of pension funding is another way of financing the greed of corporate CEO's. Please help us stop the crushing of the American Dream. This is a society that will not operate with two social classes - the rich and the poor. Please ask the Senate and the House what plan is being considered to help the millions of destitute Americans that will be in our streets when both the PBGC and Social Security fail.

Sincerely,
ELAINE REILLY
Bound Brook, New Jersey

Dear Congressman Miller,

My spouse Stephanie and I are taking this opportunity to share the impact the pension cuts will have on our lives. Combined we have invested 55 years with UAL Donald (30) Stephanie (25). We have two teenage daughters ready to enter college during our retirement. We have been trying to save in our 401k's but with three pay cuts it's been difficult to save. My father is the recipient of a pension loss from bankrupt Montgomery Wards. He is 86 and we are also helping him. Facing future family medical, dental, housing expenses we and every citizen of this country, are going to need every penny of which we are being stripped. Please help enlighten all concerned to have mercy on our plight.

Sincerely,
Mr & Mrs Donald Wood
Federal Way, Washington

Dear Congressman Miller,

My name is Debra Cooke. I am 54 yrs. old and have been a United Flight Attendant for 32 years. I am based in Newark and I live in NJ. I was asked to make a statement as to how this pension termination has impacted my life. It has stressed me out in a way I can barely describe. Just so much ANXIETY over how my husband (who receives a pension from AT&T Corp.) and I, will pay our bills. We are by no means 'big spenders.' We have a home, with an equity loan mortgage. Nothing fancy. We have lived here for 30 yrs. We decided to add a second bathroom, a storage closet and a rec room in June 2002. When UAL filed for Bankruptcy protection in Dec. 2002, I had decided that I would fly through age 56, figuring I would get a part-time job to supplement my pension, which at that time, was adequate for that age.

But as time passed, my paycheck was cut twice, my vacation cut in half, my pension amount crept lower & lower, and then capped at \$1800.00 a month (at age 60). Now, combine this with a necessary increase in flight time & days to make up lost money and its no wonder that I have become too ill to work any longer. I have to retire June 1, 2005 and expect to receive \$1,434.00 a month, BEFORE taxes and medical are taken out. I feel as though I have no choice. Arthritis, bad feet, stress, and now possible heart problems, have FORCED me out. Now I am not even sure that I will get a pension! Hopefully I will, from the PBGC Fund. That is providing THAT stays solvent! I feel so betrayed!

I was PROMISED a pension at the end of my career. I gave 32 years of my life to this company and I expected to have my pension (there was NEVER any doubt) when I could no longer fly. As a result of that PROMISE, I paid the bills, and let my husband put a lot of his paycheck into AT&T's plan, because it was a BETTER plan. Now what do we do? We will be hard pressed to make it...but we will try.

It's OUTRAGEOUS that this company, actually that ANY company, should be able to vacate their responsibilities to their long-term employees. Corporate America executive are vultures, who will someday be picking at the bones of the hard working families that they have financially crippled. It will come down to being a country of the poor and the rich. No more middle class. At some point, much of working America will have to depend upon the government for everything to live, because fair wages, and fair pensions have been lost, and no one will be able to take care of their own families. Where does this end?! I feel it has only BEGUN, unless it is stopped here and now! Please help us, for the sake of all working families, and the very life-blood of this country!

Sincerely,
Debra Cooke
Brick, New Jersey

Dear Congressman Miller,

Let me begin by saying THANK YOU-THANK YOU - THANK YOU Congressmen Miller! My name is Linda Garrison. I am a recently retired Flight Attendant. My home is a rented apartment located in Laguna, Orange County, CA. I dedicated 38 years of my life in service to United Airlines. Many of those years did not include a pay increase. During those times, a raise was forfeited to insure future security through the Flight Attendant Defined Benefit Pension Plan, as well as continued Health Care. It's a slap in the face that after all the years of sacrifice, United Airlines, with the help of PBGC, intends to terminate everything we worked towards!

Terminating my pension is beyond devastating! With no other means of support, I count on pension income just to survive while continuing my education. The dream of becoming a NeuroBiofeedback Therapist as a second career will be gone forever. Even more disheartening, pension income plus Social Security is now in question?

The Flight Attendant Defined Benefit Pension Plan in no way prevents United from exiting bankruptcy, or surviving as the great airline it once was. Please do not stand by and watch as United ruins so many lives in the name of GREED!

Thank you, a most grateful constituent.

Sincerely,
Linda Garrison
Laguna Beach, CA

Dear Congressman Miller,

My mother is a retired United Airlines Flight Attendant. She worked for the company for 36 years, won Flight Attendant of the year, and served thousands of passengers along the way. In 2004 when United needed to cut their payroll in order to make ends meet, she along with many senior Flight Attendants retired early to ensure the well being of the company they worked for decades.

With the pension handover she will lose over \$1,000 dollars a month while the million dollar payouts of former CEOs will be left in tact. Please take action so that my mom can continue paying her mortgage and living the life she worked so hard to build.

Sincerely,
Donovan Daughtry
Hermosa Beach, California

Dear Congressman Miller,

I am a 58-year-old female UAL retired Flight Attendant. In 2003 I took the UAL bait and switch retirement

plan due to the fact that I am totally disabled as a result of injuries received while working for 16 years at UAL. My health insurance has increased 5 times more than the amount promised to me, and now my pension is at risk. Due to my work injuries, I cannot get another job or switch insurance coverage. I will be forced into low-income based housing. I have not received a workers' comp settlement because UAL attorneys continue to postpone my hearing. Please help us save our pensions. There are many injured Flight Attendants like myself, who cannot replace the income we are losing. Thank you so much for your continued support and help.

Sincerely,
Bonnie Harden
Palm Springs, California

Dear Congressman Miller,

I'm a former UAL Flight Attendant. I worked 34 yrs for United and thought that would ensure my future. I decided to retire two years ago when UAL informed me that if I retired by June 30, 2003, I would retain my medical benefits. Well, we all know how that turned out...now I find out I stayed at a job for all those years only to make sure my future would be safe and secure financially, and find out that it has been all for nothing...I now live on less than \$2,000 a month. How does one at the age of 57 look to the future with inflation and medical expenses with any kind of hope?

I'm saddened by my company as well as the judgment of the courts that continue to play with our lives like they mean nothing. Please make our lives count for all the care and love we gave our passengers and our company...thank you.

Sincerely,
Leslie Kron

Dear Congressman Miller,

My name is Michael Adams. I have been a Flight Attendant for United Airlines since 1977 and currently I'm based at Chicago's O'Hare airport. I reside in Somerset, New Jersey.

For the last 28 years of my employment at United, I was promised a company provided pension upon my retirement. Regardless of which CEO, CFO or BOD was in place, I along with other United employees gave dedicated service to United. Despite bad times, we kept our word to perform our duties to the best of our abilities. Time and again, Flight Attendants were told we surpassed expectations of getting the customers to repurchase a ticket and come back to United.

Over the years, I gave up monthly wage increases in lieu of the security of a promised modest monthly pension amount upon retirement. Now, United Airlines wants to abrogate that promise. This is especially outrageous when senior management has awarded itself with raises and bonuses while at the same time demanding concessions from workers; claiming it is needed to exit bankruptcy.

The court's approval of United's agreement to pay the PBGC \$1.5 billion PBGC to terminate my pension will undoubtedly lessen the promised monthly amount. It will become more difficult and likely impossible for me to maintain my home and lifestyle, here in New Jersey. The potential combination of higher medical costs, higher prescription costs, higher property taxes and general inflation as well as a reduced pension will have a very negative impact on my day-to-day existence, never mind any unforeseen medical or other hardships. Reduced salaries conceded to United already have put a strain on the household budget.

Monies from United and paid to the PBGC could go towards salvaging my pension. Congressional help is sorely needed to stop this outrageous act contrary to the provisions of bankruptcy and pension law. Thank you for supporting the efforts to protect UAL employee pensions from becoming a burden of the American taxpayer.

Sincerely,
Michael Adams
Somerset, New Jersey

Dear Congressman Miller,

Please save the pensions of all hard working Americans starting with that of the United Airlines employees.

As you know, we are under the attack of UAL's corporate management trying to rid their obligation to workers for our "promised" pensions. I work out of the San Francisco office, but live in Honolulu. As you know, this is my personal choice but do so out of the love of this company, its employees and the service industry of the airlines bringing people together around the world.

I have two small children (ages 1 and 3), and to think that by the time I retire in 30 years (that would give me approximately 36 years service with UAL), there will be a dire future is frightening. Just like my father and everyone else, I was planning on a "decent" retirement plan, which would allow me to watch over my adult children and possibly grandchildren without becoming a burden to them. There were plans of living the American dream of a small home, loving family and a comfortable retirement.

Now, those plans must be changed due to the actions of our current management. The thing that bothers me isn't the fact that it's going to change my life drastically. It's the fact that this will change the lives of all workers around the country. Not just that of the airline industry, but others across the board. Only because of UAL's management decision to "cut costs" to an unimaginable level which affects blue collar and white-collar workers everywhere.

Congressman Miller, I pray for the sake of all American workers that something will be done in stopping this injustice to the American people. These incredible events which shape our industry, including the events of 9/11, have and will change the lives of Americans everywhere. I wish you success in getting other Members of Congress involved in what is happening to our country.

Thank you on behalf of our family and eventually yours down the line.

Sincerely,
Ronald Fukuchi
Honolulu, Hawaii

Dear Congressman Miller,

I retired early with 34 years under my belt from United Airlines almost 2 years ago. I still loved my job but had some serious health issues to contend with. They told us if we retired before July 1st we would pay little or nothing for medical insurance. This was my main reason to retire. Also I couldn't have done it if my pension wouldn't have allowed me to financially. I had everything figured out to the penny. The pension is all I have. I'm a single woman and do not get income elsewhere. I do have a 401k and IRA's but cannot touch these until I'm 59 1/2 years of age. My pension covers my expenses and that's about it. From the PBGC, I will receive approx. \$600-800 less a month and I simply cannot live on this. I will have to seek employment and am concerned because with my health, I don't know how this is going to workout.

Sincerely,
Linda Sargent
Lake Oswego, Oregon

Dear Congressman Miller,

The impact of no pensions will devastate not only my family but is going to be the beginning of the end of decent middle class lives for most Americans. I started to work for United Airlines in 1986...I have been a customer service agent, reservations agent...I have been in computer development (IT) I have been a training

instructor for both the reservations and customer service groups. Today I am a Flight Attendant where I contribute as a language of destination Flight Attendant in Spanish, French and Portuguese. I hold a 4-year degree and a 2-year postgraduate degree. I would have never stayed with UAL this long and given them so many years without the promise of retirement or pension. I cannot afford to pay for property taxes, the medication needed for my family, and also put food on our tables. Why is it legal to forgo a financial promise to employees? Please help us have a more secure and fair future after giving many years of hard work, dedication, and commitment. I am lucky if I will get \$400.00 a month. (Assuming that the PBGC continues to survive) This means that I will have to work for the rest of my living life.

Your assistance is warmly appreciated!!

Sincerely,
Jean-marc Garcell
Palos Verdes Estates, California